



JC698 U.S. PTO  
01/14/02

1300 I Street, NW ■ Washington, DC 20005-3315 ■ 202.408.4000 ■ Fax 202.408.4400  
www.finnegan.com

ROBERT E. CONVERSE, JR.  
202. 408.4018  
robert.converse@finnegan.com

January 14, 2002

ATTORNEY DOCKET NO. 06556.0039  
CUSTOMER NO. 22,852

JC971 U.S. PTO  
10/043493  
01/14/02

**Box PATENT APPLICATION**  
**Assistant Commissioner for Patents**  
**Washington, DC 20231**

New U.S. Patent Application  
Title: APPARATUS AND METHODS FOR  
PROVIDING A PAYMENT SYSTEM OVER A NETWORK  
Inventors: John D. Polk, James K. Selway and Jeffrey F. Kach

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 127 pages, including 28 independent claims and 266 claims total.
2. Drawings - 70 sheets of drawings (Figures 1-30).

The filing fee is calculated as follows:

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Basic Application Filing Fee					\$740	\$ \$740.00
	Number of Claims		Basic	Extra Claims		
Total Claims	266	-	20	246	x \$18	4428.00
Independent Claims	28	-	3	25	x \$84	2100.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$280	
Subtotal						\$ 7268.00
Reduction by 1/2 if small entity						-
TOTAL APPLICATION FILING FEE						\$ 7268.00

3. A check for \$7268.00 representing a \$740.00 filing fee and \$6528.00 for additional claims.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

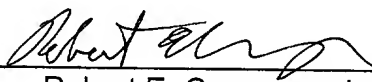
Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

*a check for \$7,268.00*

By:   
Robert E. Converse, Jr.  
Reg. No. 27,432

REC:EHA:laf  
Enclosures